

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

LAUREN MCNAUGHT,

Case No.: 23-16204

Judge: ROSEMARY GAMBARDELLA

Debtor(s)

Chapter 13 Plan and Motions

<input type="checkbox"/> Original	<input checked="" type="checkbox"/> Modified/Notice Required	Date: January 16, 2025
<input type="checkbox"/> Motions Included	<input type="checkbox"/> Modified/No Notice Required	

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7c.

Initial Debtor(s)' Attorney: /s/ SDS

Initial Debtor: /s/ LM

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$213.00 monthly for 42 months starting on February 1, 2025. (If tier payments are proposed); and then _____ per month for ___ months starting on _____;

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings
 Other sources of funding (describe source, amount and date when funds are available):

\$7,825.30 paid in through January 31, 2025

Contributions from debtor's father

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering real

property: Description: 84 Circle Dr. Oak Ridge, NJ

Proposed date for completion: May 31, 2025

***Debtor is currently in a Trial Loan Modification with 3 payments due
(2/1, 3/1 & 4/1)***

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also

Part 4.

If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13
Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

___ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ LM

Initial Co-Debtor: _____

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE MINION & SHERMAN	ADMINISTRATIVE ATTORNEY'S FEES	AS ALLOWED BY STATUTE BALANCE DUE: \$3,500.00 + \$1,500.00 (Supplemental Fees Awarded by the court) + \$1,600.00 (Estimated Supplemental Fees subject to court approval)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Santander (PMSI)	2016 Ford Explorer	\$1,210.74 + \$ 549.00 (per post-petition order)	n/a	\$1,210.74 + \$ 549.00 (per post-petition order)	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. **Surrender** **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. **Secured Claims Unaffected by the Plan** **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Cross Country Mortgage, LLC ***Debtor is currently in a Trial Loan Modification with 3 payments due (2/1, 3/1 & 4/1)***	84 Circle Drive, Oak Ridge, NJ 07438

g. **Secured Claims to be Paid in Full Through the Plan:** **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$4,985.00 to be distributed *pro rata*

Not less than _____ percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases ____ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
BMW Financial Services	\$569.00	2021 BMW 228i	Assumed	\$509.00

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove or record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Attorney's Fees
- 3) Administrative Fees
- 4) Priority Claims
- 5) Secured Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 4/29/2024

Explain below **why** the plan is being modified:

Debtor has been offered a trial loan modification and all mortgage arrears shall be capitalized into a modified mortgage. This modified plan changes the treatment of Debtor's Mortgage Company.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 1/16/2025

/s/ Lauren McNaught
Debtor

Date:

Joint Debtor

Date: 1/16/2025

/s/ Scott D. Sherman
Attorney for the Debtor(s)

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 17, 2025

User: admin
Form ID: pdf901

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976263	+ Anesthesia Assoc. of Morristown, PO Box 24002, Newark, NJ 07101-0410
519976264	Anthony J. Migliaccio, Esq., American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278
519976267	+ Atlantic Health System, Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406
519976265	+ Atlantic Health System, P.O. Box 10219, Newark, NJ 07193-0219
519981115	Cross Country Mortgage, LLC, Pluese,Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
519976275	+ Jeffrey McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976276	Lifeline Medical Assoc., 100 Campus Dr., Suite 405, Florham Park, NJ 07932-1006
520300775	+ Santander Consumer USA Inc., c/o Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy. N #200, Cherry Hill, NJ 08034-1925
519976287	+ Vernon Dental Assoc., 248 Rt. 94, Vernon, NJ 07462-3321

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2025 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 17 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:50	AIS Portfolio Services, LLC, Attn: BMW Financial Services NA, LLC Dep, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:32	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bk@szjlaw.com	Jan 17 2025 21:02:00	Santander Consumer USA Inc., Santander Consumer USA Inc, 2860 Patton Rd., Roseville, MN 55113-1100
520010437	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:07:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519976262	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:17:58	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519976266	+ Email/Text: customer.service@atlantichealth.org	Jan 17 2025 21:04:00	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
519976268	+ Email/Text: customer.service@atlantichealth.org	Jan 17 2025 21:04:00	Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
519976269	Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 17 2025 21:06:51	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016

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519993283	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jan 17 2025 21:17:41	BMW Financial Services Attn: Customer Accounting, 1400 City View Drive, Columbus, OH 43215-1477
519980747	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:33	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520416186	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 17 2025 21:06:33	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519976270	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 17 2025 21:17:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519998906	+ Email/PDF: ebn_ais@aisinfo.com	Jan 17 2025 21:17:44	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519976272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:06:44	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519976273	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:06:58	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
520027494	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 17 2025 21:46:03	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520185320	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9741, CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520185319	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520035559	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
519976274	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 17 2025 21:02:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
520036733	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 17 2025 21:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519976271	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 17 2025 21:07:18	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519996012	+ Email/Text: RASEBN@raslg.com	Jan 17 2025 21:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520024615	Email/PDF: resurgentbknotifications@resurgent.com	Jan 17 2025 21:07:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519976277	Email/Text: EBN@Mohela.com	Jan 17 2025 21:02:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
520136700	Email/Text: EBN@Mohela.com	Jan 17 2025 21:02:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520021969	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 17 2025 21:02:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519976278	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 17 2025 21:02:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
520034304	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 17 2025 21:07:08	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
519976279	^ MEBN	Jan 17 2025 20:53:05	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
519976280	+ Email/Text: DeftBkr@santander.us		

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519976281	Email/Text: enotifications@santanderconsumerusa.com	Jan 17 2025 21:04:00	Santander Bank, N.A., 619 Alexander Road, Princeton, NJ 08540-6000
519976282	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:05:00	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
519976283	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 21:06:30	Synch/Husqvarna Consum, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519976284	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 17 2025 22:07:34	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519993779	+ Email/Text: tdebn@credbankserv.com	Jan 17 2025 21:06:30	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519976285	^ MEBN	Jan 17 2025 21:02:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519976286	^ MEBN	Jan 17 2025 20:54:47	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
		Jan 17 2025 20:52:01	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520010440	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com

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Robert P. Saltzman

on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org

Scott D. Sherman

on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

U.S. Trustee

USTPRRegion03.NE.EDF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8